

Appendix F

Top 10 Insurance Companies by Line of Business in Washington 2003

- Accident and Health
- Annuities
- Life
- Property and Casualty

State of Washington

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Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Line of Business: Accident and Health

All Dollars in Thousands

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written(5)	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$13,454	0.14%	\$13,136	\$10,852	82.61%	
	LifeWise Health Plan of WA	52633	WA	HCSC	\$85,948	0.92%	\$83,947	\$54,547	64.98%	48,157
	Premera Blue Cross	47570	WA	HCSC	\$1,959,453	21.00%	\$1,966,672	\$1,660,944	84.45%	794,255
	Group Totals				\$2,058,854	22.07%	\$2,063,755	\$1,726,343	83.65%	842,412
2	REGENCE GRP									
	Asuris Northwest Health	47350	WA	HCSC	\$75,961	0.81%	\$76,347	\$64,602	84.62%	35,979
	Regence BCBS OR	54933	OR	HCSC	\$35,052	0.38%	\$35,074	\$27,298	77.83%	14,528
	Regence Blue Shield	53902	WA	HCSC	\$1,625,338	17.42%	\$1,660,032	\$1,342,651	80.88%	937,114
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$4,661	0.05%	\$4,661	\$4,218	90.50%	
	Regence Health Maintenance OR Inc	96250	OR	HMO	\$31,662	0.34%	\$31,667	\$24,986	78.90%	12,212
	Regence Life & Health Ins Co	97985	OR	L&D	\$17,541	0.19%	\$17,485	\$8,259	47.23%	
	RegenceCare	95648	WA	HMO	\$79,441	0.85%	\$79,797	\$70,382	88.20%	22,970
	Group Totals				\$1,869,658	20.04%	\$1,905,063	\$1,542,394	80.96%	1,022,803
3	GROUP HEALTH COOP									
	Group Health Options Inc	47055	WA	HCSC	\$334,502	3.58%	\$332,164	\$293,033	88.22%	110,282
	Group Hlth Cooperative	95672	WA	HMO	\$1,403,443	15.04%	\$1,426,633	\$1,449,011	101.57%	435,482
	Group Totals				\$1,737,944	18.63%	\$1,758,797	\$1,742,044	99.05%	545,764
4	PACIFICARE HEALTH SYSTEMS GRP									
	Pacificare Life & Health Ins Co	70785	IN	L&D	\$46	0.00%	\$46	\$0	0.00%	
	Pacificare Life Assur Co	84506	CO	L&D	\$6,945	0.07%	\$6,822	\$5,325	78.05%	
	Pacificare of WA Inc	48038	WA	HCSC	\$582,660	6.24%	\$582,157	\$519,896	89.31%	117,964
	Group Totals				\$589,651	6.32%	\$589,025	\$525,220	89.17%	117,964
5	COMMUNITY HEALTH PLAN OF WA									
	Community Health Plan of WA	47049	WA	HCSC	\$353,018	3.78%	\$363,479	\$309,392	85.12%	191,244
	Group Totals				\$353,018	3.78%	\$363,479	\$309,392	85.12%	191,244
6	MOLINA HEALTHCARE INC									
	Molina Healthcare of WA Inc	96270	WA	HMO	\$333,899	3.58%	\$333,510	\$265,678	79.66%	182,854
	Group Totals				\$333,899	3.58%	\$333,510	\$265,678	79.66%	182,854
7	WASHINGTON DENTAL SERVICE									
	Washington Dental Service	47341	WA	HCSC	\$313,640	3.36%	\$314,145	\$279,897	89.10%	813,900
	Group Totals				\$313,640	3.36%	\$314,145	\$279,897	89.10%	813,900

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Line of Business: Accident and Health

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8	KAISER FOUNDATION									
	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$279,767	3.00%	\$279,193	\$267,629	95.86%	83,416
	Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$8,124	0.09%	\$8,149	\$7,642	93.77%	17,189
	Group Totals				\$287,891	3.09%	\$287,342	\$275,270	95.80%	100,605
9	KPS HEALTH PLANS									
	KPS Health Plans	53872	WA	HCSC	\$123,137	1.32%	\$123,743	\$105,980	85.65%	51,788
	Group Totals				\$123,137	1.32%	\$123,743	\$105,980	85.65%	51,788
10	AETNA									
	Aetna Health Inc	47060	WA	HCSC	\$54,102	0.58%	\$53,419	\$37,733	70.64%	19,710
	Aetna Life Ins Co	60054	CT	L&D	\$68,439	0.73%	\$69,278	\$45,271	65.35%	
	Group Totals				\$122,542	1.31%	\$122,696	\$83,004	67.65%	19,710
	Top 10 Group Total				\$7,790,233	83.49%	\$7,861,555	\$6,855,223	87.20%	3,889,044
	All Other Companies				\$1,540,473	16.51%	\$1,522,235	\$1,059,237	69.58%	1,234,903
	Totals(4)				\$9,330,706	100.00%	\$9,383,790	\$7,914,461	84.34%	5,123,947

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

(2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies.

(4)Totals do not represent all health coverage in Washington

(5)Premiums written for HMO, HCSC and LHCSC is Premiums Collected.